

## **Birmingham City Netball Club – Hardship Fund.**

### Purpose

To support existing and potential members of the club and Little League with one-off expenses that could not otherwise be met. These could be purchase of playing kit, transport to trips away, Little League seasonal playing fees and arrears of club subscriptions. Exceptionally help may be given for a limited time with current subscriptions.

### Status

The hardship fund will operate as a discretionary trust from which grants may be made. The Trustees of the Hardship Fund are the Committee of the Club, but in practice decisions on grants will be made by the Chairman in consultation with the Safeguarding Officer on eligibility and with the Treasurer on affordability. Decisions will be reported to the Committee.

### Eligibility

Parents of players who can show to the satisfaction of the Trustees that their family circumstances make it impossible for them to pay the above expenses in full and who show promise and commitment in netball.

### Income

The Hardship Fund starts with a grant of £1,200 from the Celebrating Communities Fund. Any other unspent monies from the total grant of £4,000 will be added to the Hardship Fund.

It will be necessary to keep the fund topped up. Examples of ways in which we may do this are:

- Requesting donations from individuals or from businesses with a local presence in our area.
- Fund raising efforts (e.g. raffles, sponsorship, cake sales)
- A percentage of Little League shop profits. A guideline would be: 50% of current credit balance at the end of each year. The level for 2022 will be £500; the level for future years will be decided at the end of the Little League season.
- There will be a levy set at 50p per player per month. The total amount per month will simply be the levy rate multiplied by the number of members at the end of the month. NB: there will be no increase in subscriptions to pay for this.
- After the Hardship Fund has been operational for a term, consideration will be given periodically to a cap on the total balance in the Fund.

### Accounting

There will be no separate repository (e.g. bank account) for the Hardship Fund, however a record will be kept of income and expenditure relating to the Hardship Fund within BCNC accounts, so that a current balance is always available to inform decisions.

### Grants from Hardship Fund

Grants will be based on discretion as above.

Factors to be considered by the Trustees are:

- Financial and social circumstances of the family
- previous relations with the club, including compliance with rules
- the ability and commitment displayed by the player
- the amount available in the Hardship Fund.

There will be no automatic entitlement to help from the Hardship Fund based on any of these criteria. Each case will be considered fairly on its merits.

Applications will be made in writing on the form provided for the purpose, and must be supported by evidence. The type of evidence submitted will be decided by the applicant. Typically a recent letter from DWP or the City Council, or evidence of entitlement to Free School Meals will suffice, but the Trustees may request additional evidence if necessary.

In the absence of a written application and sufficient supporting evidence a payment cannot be made.

The amount (and, if appropriate, duration) of the grant will be decided by the Trustees.

Exceptionally, in the event of help being given for current subscriptions, the duration shall not exceed the period from the date of application until the end of the following term. Renewals may be made on the basis of a simple statement that circumstances have not changed, but if the Trustees in their judgement need further clarification, a fresh application and fresh evidence will be required.